

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

IN RE:)	
)	
JOCELYN MICHELLE CHANDLER)	Case No. 16-30451-KLP
)	Chapter 13
Debtor)	

ORDER GRANTING MOTION TO INCUR DEBT

THIS MATTER came to be heard on the Motion to Incur Debt filed by the Debtor; and it
APPEARING TO THE COURT that the Debtor filed this case under Chapter 13 of the
U.S. Bankruptcy Code on February 4, 2016; and it

FURTHER APPEARING that the Debtor has applied for and George Mason Mortgage,
LLC has approved a loan to the Debtor in the amount of \$227,699.00 plus interest at 3.375% per
annum to be repaid with estimated equal monthly payments of approximately \$1,006.65 for
principal and interest for the purchase of a home located at 1609 Stevens Street, Henrico, VA
23231, more particularly described as

A PARCEL OF LAND LOCATED IN THE STATE OF VIRGINIA, COUNTY
OF HENRICO, VARINA MAGISTERIAL DISTRICT, WITH A SITUS
ADDRESS OF 1609 STEVENS STREET, HENRICO, VA 23231, HAVING A
TAX MAP NUMBER OF 8047028686, AND KNOWN AS LOT 33, SECTION
C, EASTMORELAND SUBDIVISION

("Property"); and it

FURTHER APPEARING that the loan term is 360 months; the Debtor has also applied
for and George Mason Mortgage, LLC has approved a loan to the Debtor in the amount of

James E. Kane (VSB #30081)
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Counsel for Debtor

\$8,116.00 plus interest at 3.375% per annum to be repaid with estimated equal monthly payments of approximately \$35.88 for principle and interest for assistance with the closing costs associated with the purchase of the Property; the purchase of the Property is in the best interest of the Debtor and will facilitate her ability to perform under the Chapter 13 Plan filed herein; the Debtor's Chapter 13 Plan has been confirmed; and there have been no objections filed to said Motion; and it

FURTHER APPEARING that Debtor's Motion to Incur Debt should be granted; it is therefore

ORDERED that Debtor's Motion to Incur Debt be, and the same is hereby granted and the Debtor shall be permitted to borrow the amount of \$227,699.00 plus interest at 3.375% per annum to be repaid with estimated equal monthly payments of approximately \$1,006.65 for principal and interest for the purchase of the Property and the Debtor shall be permitted to borrow the amount of \$8,116.00 plus interest at 3.375% per annum to be repaid with estimated equal monthly payments of approximately \$35.88 for principle and interest for assistance with the closing costs associated with the purchase of the Property.

Richmond, Virginia.

Date: Aug 20 2020

/s/ Keith L Phillips

United States Bankruptcy Judge

Entered on Docket: Aug 20 2020

PRESENTED BY:

/s/ James E. Kane
James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, Virginia 23219
Telephone: (804) 225-9500
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Email: jkane@kaneandpapa.com
Counsel for Debtor

SEEN AND AGREED TO:

/s/ Suzanne E. Wade
Suzanne E. Wade, Chapter 13 Trustee
7202 Glen Forest Drive, Suite 202
Richmond, VA 23226

CERTIFICATION OF COUNSEL

I hereby certify that this Order has been endorsed by all necessary parties.

/s/ James E. Kane
James E. Kane

SERVICE LIST

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1313 East Cary Street
Richmond, Virginia 23219

Suzanne E. Wade, Chapter 13 Trustee
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